



IMN-002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Akli Adjaoute  
Application No. : 09/810,313  
Filed : March 15, 2001  
For : SYSTEMS AND METHODS FOR DYNAMIC DETECTION  
AND PREVENTION OF ELECTRONIC FRAUD  
Group Art Unit : 2135  
Confirmation No. : 9086  
Examiner : Linh Son  
Mail Stop RCE  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

REPLY TO OFFICE ACTION

Sir:

This Reply is in response to the June 22, 2005 Office Action for this patent application. Amendments to the claims are reflected in the listing of claims which begins on page 2. Remarks begin on page 7.